

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN

In re: **Lori M. Kessler**

Debtor(s).

CHAPTER 13

CASE NO: **15-49327**

JUDGE **Walter Shapero**

**ORDER CONFIRMING PLAN**

The Debtor(s)' Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 USC §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor(s)' Chapter 13 plan, as last amended, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of **Babut Law Office, P.L.L.C.**, Attorney for the Debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of \$ **3,500.00** in fees and \$ **0.00** in expenses, and that the portion of such claim which has not already been paid, to-wit: \$ **3,000.00** shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 USC §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [*Only provisions checked below apply*]

- ☐ The Debtor(s) shall remit \_\_\_\_% of all tax refunds to which Debtor(s) is/are entitled during the pendency of the Plan and shall not alter withholdings without Court approval.
- ☐ The Debtor(s)' Plan shall continue for no less than \_\_\_\_\_ months.
- ☐ The claim of \_\_\_\_\_ shall be paid in accordance with its duly filed claim unless otherwise ordered by the Court.
- ☒ The Debtor(s)' Plan payments shall be increased to \$1213.90 per month effective the 7th day of December, 2015.
- ☐ Creditor's rights to object to the last filed Amended Plan are preserved until \_\_\_\_\_.
- ☒ Other: In the event that the Debtor fails to make any future Chapter 13 Plan payment, the Trustee may submit a notice of Default, served upon the Debtor and the Debtor's counsel and permitting 30 days from the service of the notice in which to cure any and all defaults in payments. If the Debtor fails to cure the defaults in payments after having been provided with notice under the provisions of this order, then the Trustee may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make plan payment, and the proceedings may be thereafter dismissed without a further hearing, or notice.

**Objections Withdrawn**

For Creditor \_\_\_\_\_

For Creditor \_\_\_\_\_

Approved:

/s/ Tammy L. Terry

Tammy L. Terry  
Chapter 13 Standing Trustee  
Tammy L. Terry, Trustee  
535 Griswold, Ste. 2100  
Detroit, MI 48226

/s/ Thomas Paluchniak

**Thomas Paluchniak P70284**  
Babut Law Office, P.L.L.C.  
Attorney for Debtor(s)  
700 Towner Street  
Ypsilanti, MI 48198  
(734) 485-7000

**Signed on December 11, 2015**

/s/ Walter Shapero

**Walter Shapero**  
**United States Bankruptcy Judge**